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## Investor Report - Think Tank Series 2017-1

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Collection Period from 01-May-2018 to 31-May-2018

Payment Date of 12-Jun-2018

# Think Tank Series 2017-1 Cashflow Asset Report

Think Tank Series 2017-1 - NOTE BALANCES									
NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	Closing Bond Factor	Opening Charge-Offs	Closing Charge-Offs	Interest Due (inc accrued)	Interest Paid
Class Redraw	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Class A1	163,816,024.16		1,456,119.16	162,359,905.00	90.2%	0.00	0.00	488,014.67	488,014.67
Class A2	31,125,044.59		276,662.64	30,848,381.95	90.2%	0.00	0.00	108,200.04	108,200.04
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	85,523.79	85,523.79
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	109,172.59	109,172.59
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	82,658.22	82,658.22
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	94,412.10	94,412.10
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	47,385.74	47,385.74
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	23,532.16	23,532.16
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	36,196.03	36,196.03

## 1. GENERAL

Current Payment Date	12-Jun-18
Collection Period (start)	1-May-18
Collection Period (end)	31-May-18
Interest Period (start)	10-May-18
Interest Period (end)	11-Jun-18
Days in Interest Period	33
Next Payment Date	10-Jul-18

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,533,054.04
Early Repayment Fees	2,411.95
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	26,002.72
<b>Total Available Income</b>	<b>1,561,468.71</b>

*(1) Includes penalty interest, dishonour fees, bank account interest etc*

### b. Total Principal Principal

Principal Received on the Mortgage Loans	2,040,046.78
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>2,040,046.78</b>

## 3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
<b>Closing Balance</b>	<b>0.00</b>

## 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	121,838.92
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	488,014.67
Class A2 Interest	108,200.04
Class B Interest	85,523.79
Class C Interest	109,172.59
Class D Interest	82,658.22
Class E Interest	94,412.10
Class F Interest	47,385.74
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	23,532.16
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	36,196.03
Other Expenses	0.00
Excess Spread	364,534.45

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	307,264.98
Class A1 Principal Payment	1,456,119.16
Class A2 Principal Payment	276,662.64
Class B Principal Payment	0.00
Class C Principal Payment	0.00
Class D Principal Payment	0.00
Class E Principal Payment	0.00
Class F Principal Payment	0.00
Class G Principal Payment	0.00
Class H Principal Payment	0.00

## Think Tank Series 2017-1 Cashflow Asset Report

### 6. COLLATERAL

#### a. Loan Balance

Loan Balance at Beginning of Collection Period	280,741,068.75
Plus: Capitalised Charges	-313.04
Plus: Further Advances / Redraws	307,264.98
Less: Principal Collections	2,023,615.24
 Loan Balance at End of Collection Period	 279,024,405.45

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	2,023,615.24
CPR (%)	8.3%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.76%	6.74%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.35%	6.74%	OK

#### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	1	0	0	1
Balance Outstanding	2,624,978	0	0	2,624,978
% Portfolio Balance	0.94%	0.00%	0.00%	0.94%

#### e. Foreclosures

	Current Period	Last 3 Months	Cumulative
Number of Loans Foreclosed	0	0	0
Balance of Loans Foreclosed (including interest and other fees)	0	0	0
Balance of Loans Foreclosed (principal only)	0	0	0
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

## Think Tank Series 2017-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
65% LVR Mid Doc	37	10.3%	25,325,157	9.1%
65% LVR Full Doc	68	18.9%	54,986,848	19.7%
65% LVR Quick Doc	31	8.6%	17,909,804	6.4%
70% LVR Mid Doc	36	10.0%	25,348,861	9.1%
70% LVR Full Doc	43	12.0%	43,254,548	15.5%
70% LVR Quick Doc Mid	1	0.3%	247,951	0.1%
75% LVR Lite Doc Standard	1	0.3%	62,045	0.0%
75% LVR Pro Pack	0	0.0%	0	0.0%
75% LVR Quick Doc Standard	0	0.0%	0	0.0%
75% LVR Full Doc	75	20.9%	73,194,904	26.2%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	2	0.6%	750,188	0.3%
75% LVR SMSF	23	6.4%	16,100,771	5.8%
70% LVR SMSF	21	5.8%	10,368,916	3.7%
65% LVR SMSF	21	5.8%	11,474,411	4.1%
Total	359	100.0%	279,024,405	100.0%
SMSF Sub-Total	65	18.1%	37,944,098	13.6%

Current LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	28	8%	10,422,517	3.7%
40%	50.0%	48	13%	35,773,356	12.8%
50%	55.0%	16	4%	9,492,435	3.4%
55%	60.0%	24	7%	18,133,514	6.5%
60%	65.0%	50	14%	41,372,604	14.8%
65%	70.0%	93	26%	76,226,801	27.3%
70%	75.0%	97	27%	83,290,677	29.9%
75%	80.0%	3	1%	4,312,500	1.5%
80%	100.0%	0	0%	0	0.0%
Total		359	100.0%	279,024,404	100%

Current Balance					
		Number		Balance	
		Amount	%	Amount	%
0	100,000	9	2.5%	492,036	0.2%
100,000	200,000	32	8.9%	5,162,346	1.9%
200,000	300,000	52	14.5%	13,508,372	4.8%
300,000	400,000	43	12.0%	15,281,566	5.5%
400,000	500,000	40	11.1%	18,560,265	6.7%
500,000	1,000,000	91	25.3%	64,237,417	23.0%
1,000,000	1,500,000	41	11.4%	50,041,768	17.9%
1,500,000	2,000,000	24	6.7%	43,876,139	15.7%
2,000,000	2,500,000	14	3.9%	31,972,437	11.5%
2,500,000	5,000,000	13	3.6%	35,892,060	12.9%
Total		359	100%	279,024,405	100%

State				
	Number		Balance	
	Amount	%	Amount	%
NSW	180	50.1%	144,655,996	51.8%
ACT	2	0.6%	3,545,492	1.3%
VIC	106	29.5%	79,265,286	28.4%
QLD	46	12.8%	36,398,979	13.0%
SA	19	5.3%	8,817,538	3.2%
WA	3	0.8%	4,706,000	1.7%
TAS	3	0.8%	1,635,116	0.6%
NT	0	0.0%	0	0.0%
Total	359	100%	279,024,405	100%

Location				
	Number		Balance	
	Amount	%	Amount	%
Metro	284	79.1%	225,850,832	80.9%
Non metro	62	17.3%	42,571,935	15.3%
Inner City	13	3.6%	10,601,639	3.8%
Total	359	100%	279,024,405	100%

Income Verification				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	188	52.4%	172,186,488	61.7%
Med Doc	74	20.6%	50,736,064	18.2%
Low Doc	32	8.9%	18,157,755	6.5%
SMSF	65	18.1%	37,944,098	13.6%
Total	359	100%	279,024,405	100%

NCCP Loans				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	20	5.6%	16,752,166	6.0%
Non NCCP loans	339	94.4%	262,272,240	94.0%
Total	359	100%	279,024,405	100%

Summary	
Loans	359
Balance	279,024,405
Avg Balance	777,227
Max Balance	3,000,000
WA Current LVR	64.64%
Max Current LVR	75%
WA Yield	6.74%
BBSW 30	1.8450%
Yield over BBSW30	4.90%
WA Seasoning	21.3
% IO	71.9%
% SMSF	13.6%
% of Loans Fixed	0.00%
% of Loans Investor	63.91%

Seasoning (months)					
		Number		Balance	
		Amount	%	Amount	%
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	0	0.0%	0	0.0%
6.0	9.0	1	0.3%	340,000	0.1%
9.0	12.0	57	15.9%	44,825,297	16.1%
12.0	15.0	72	20.1%	51,533,097	18.5%
15.0	18.0	57	15.9%	43,062,799	15.4%
18.0	21.0	60	16.7%	41,952,344	15.0%
21.0	24.0	45	12.5%	34,343,044	12.3%
24.0	27.0	13	3.6%	12,438,696	4.5%
27.0	30.0	15	4.2%	11,355,195	4.1%
30.0	33.0	3	0.8%	3,285,501	1.2%
33.0	36.0	6	1.7%	10,785,215	3.9%
36.0	39.0	5	1.4%	3,535,276	1.3%
39.0	150.0	25	7.0%	21,567,942	7.7%
Total		359	100%	279,024,405.45	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	358	99.7%	276,399,427	99.1%
30.0	60.0	1	0.3%	2,624,978	0.94%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	0	0.0%	0	0.0%
Total		359	100%	279,024,405	100%

Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	7	2%	1,619,396	0.6%
15.0	20.0	21	6%	17,231,285	6.2%
20.0	25.0	258	72%	201,951,419	72.4%
25.0	30.0	73	20%	58,222,304	20.9%
Total		359	100%	279,024,405	100%

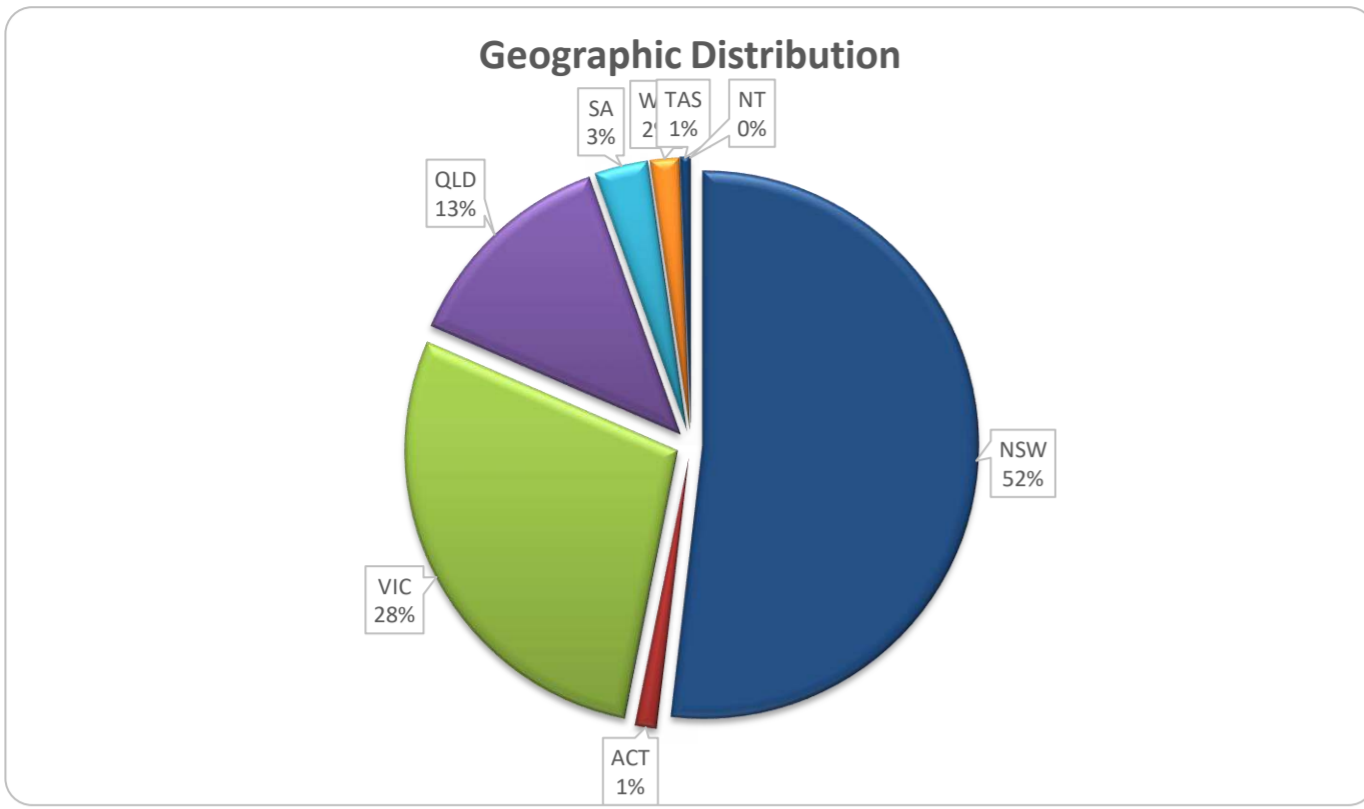
Employment Type				
	Number		Balance	
	Amount	%	Amount	%
PAYG	42	11.70%	20,585,442	7.4%
Self Employed	317	88.30%	258,438,963	92.6%
Total	359	100%	279,024,405	100%

Property Type				
	Number		Balance	
	Amount	%	Amount	%
Retail	75	20.9%	50,817,457	18.2%
Industrial	165	46.0%	132,276,670	47.4%
Office	57	15.9%	37,323,900	13.4%
Professional Suites	3	0.8%	607,903	0.2%
Residential	43	12.0%	42,026,426	15.1%
Commercial Other	16	4.5%	15,972,051	5.7%
Total	359	100%	279,024,405	100%

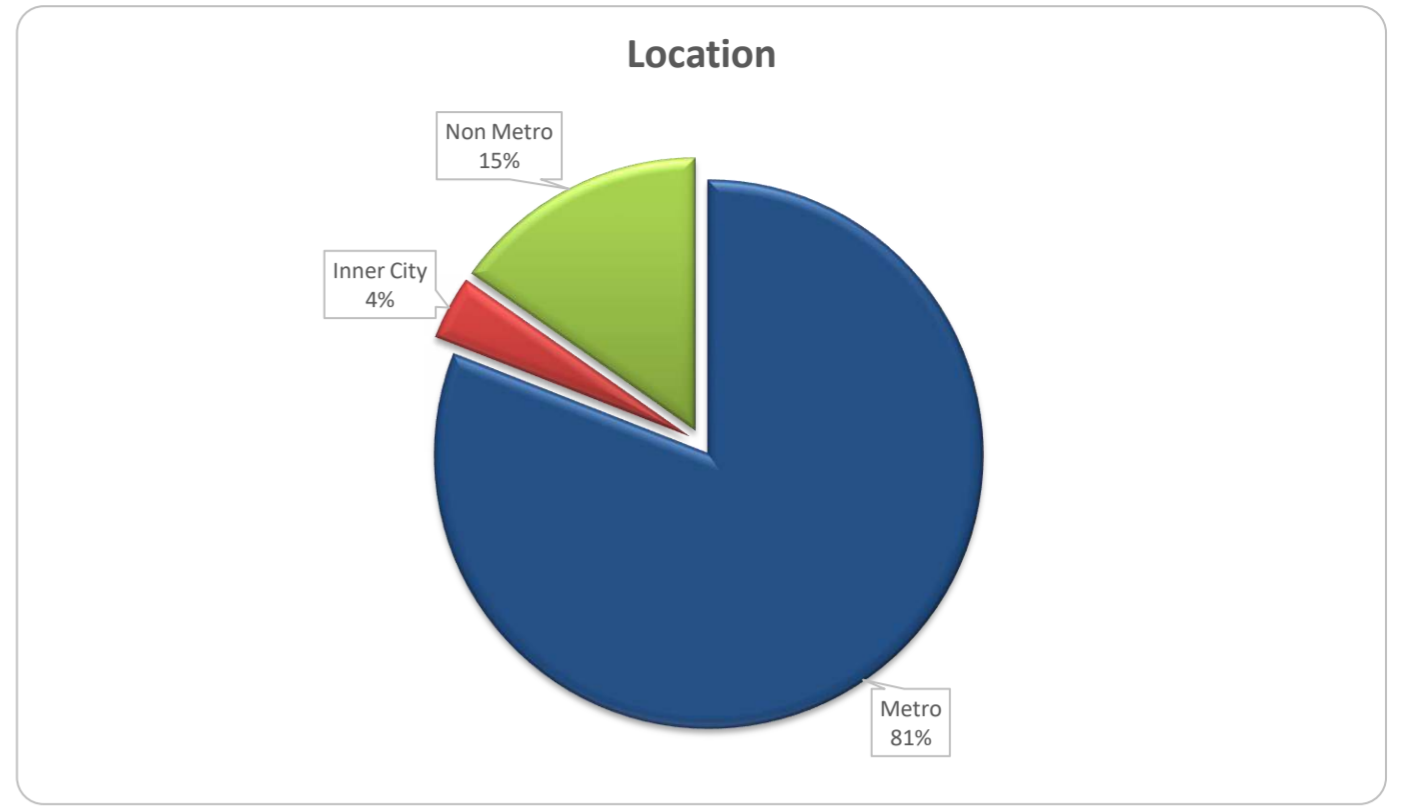


Think Tank Series 2017-1: Current Charts

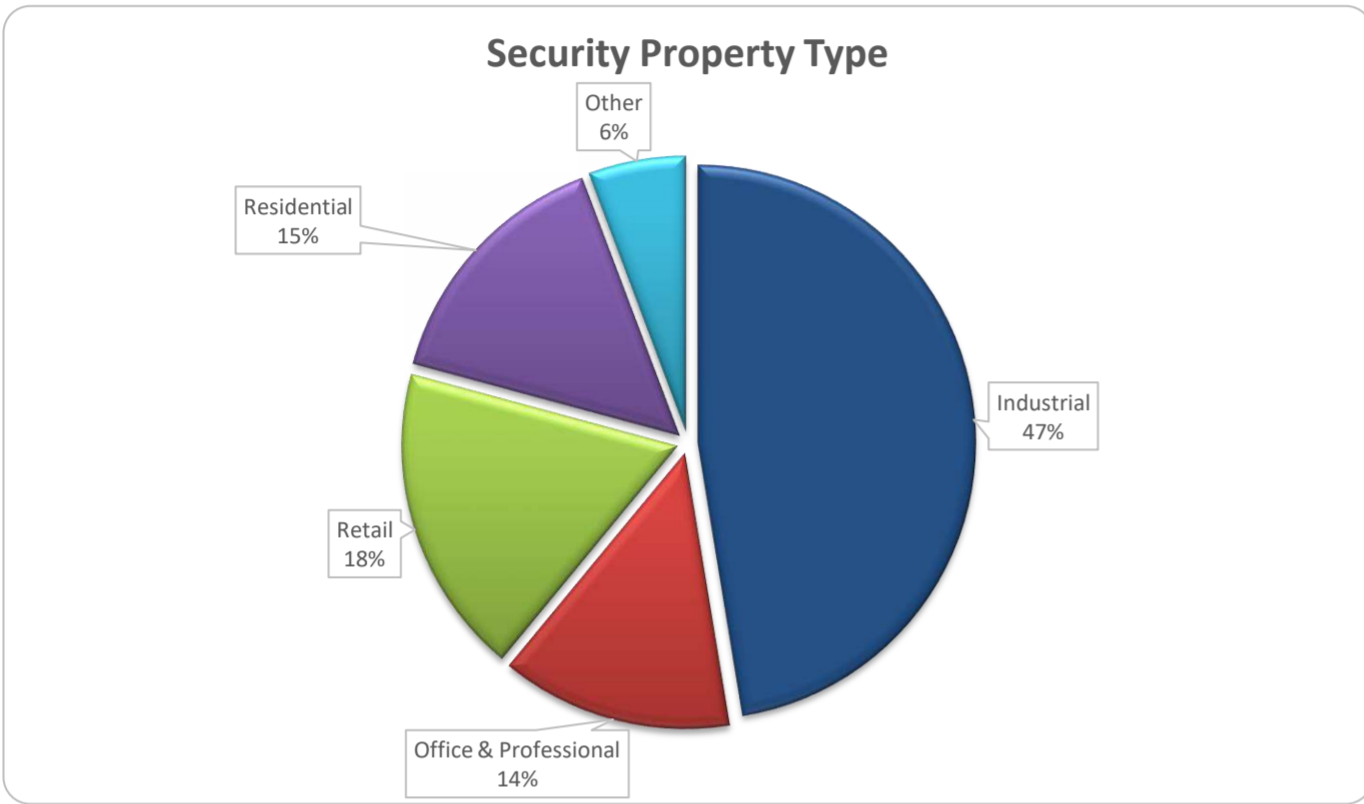
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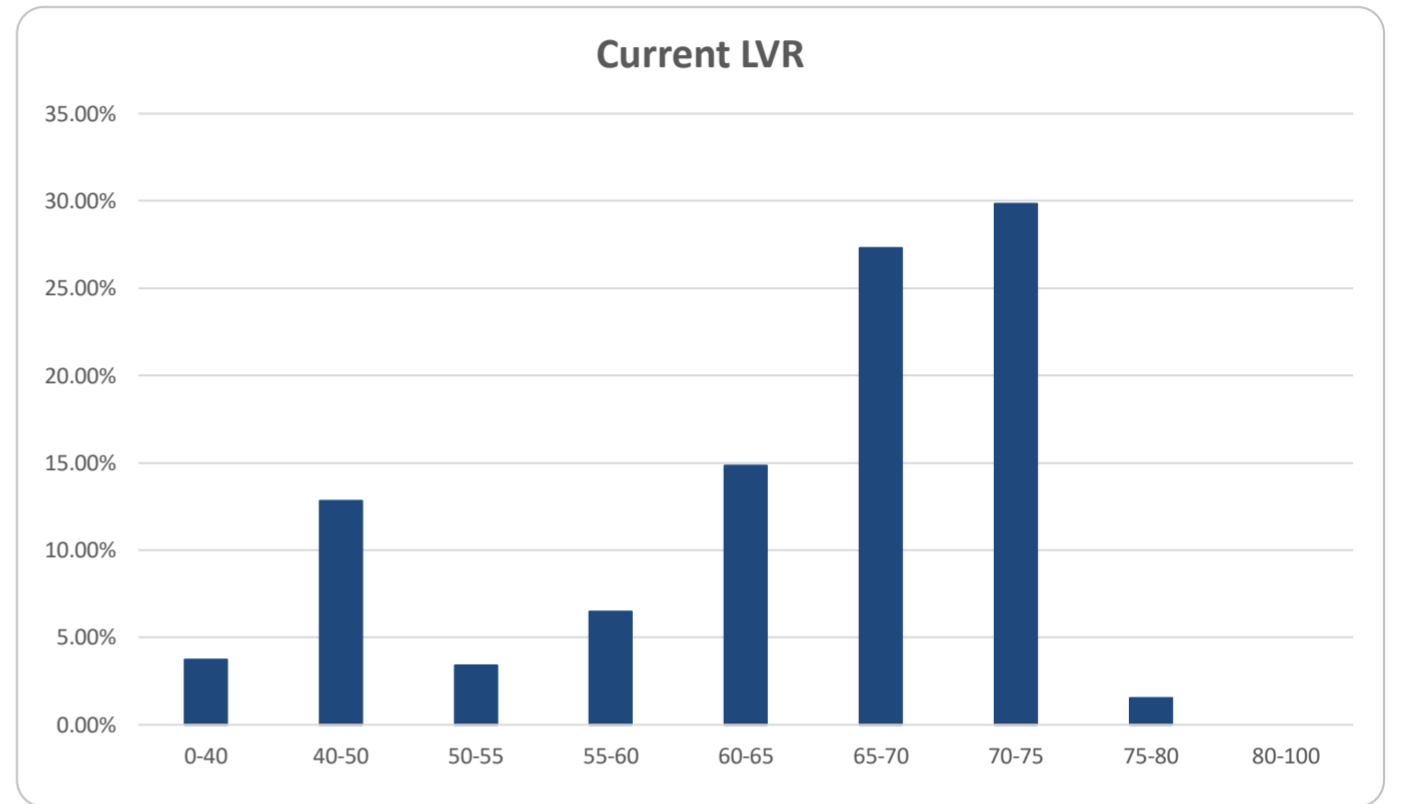
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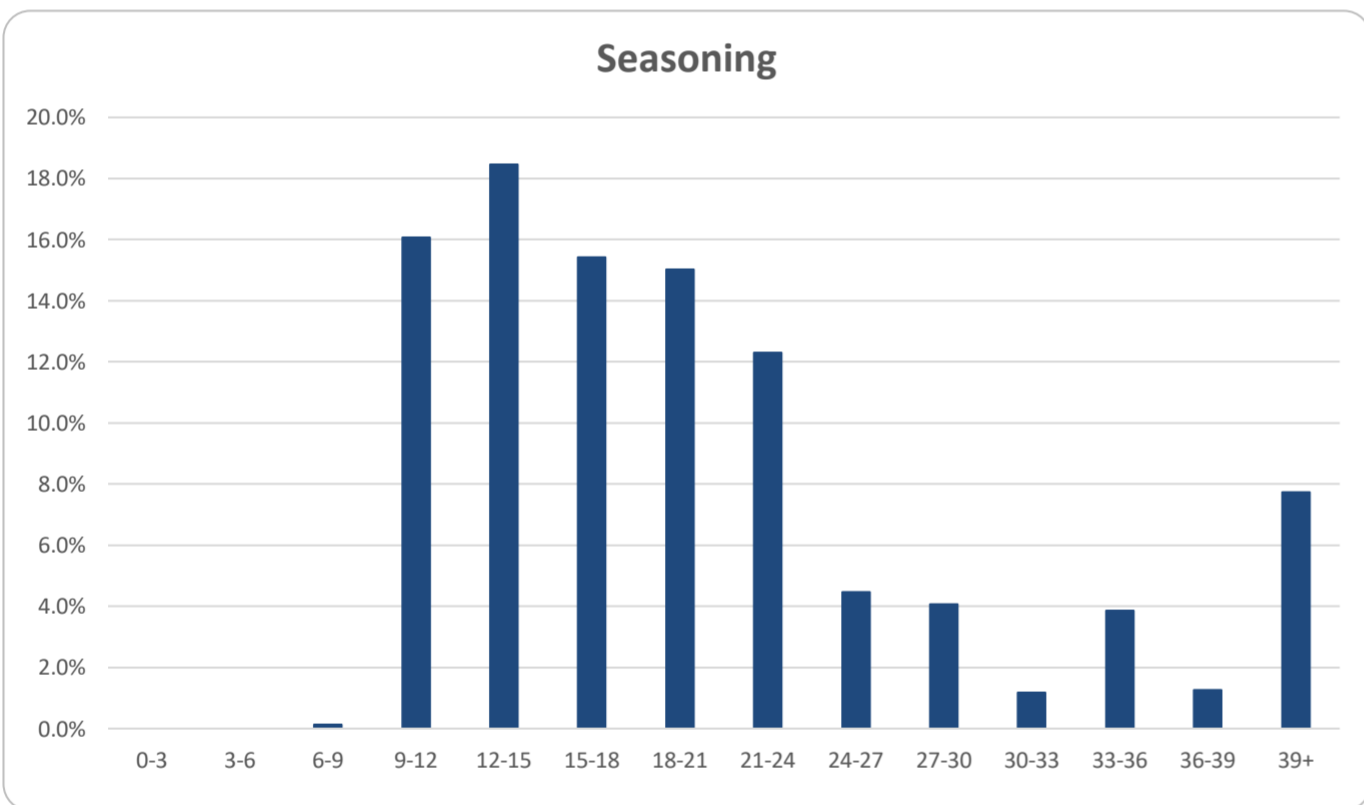
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